

**Appl. No.** : **09/928,977**  
**Filed** : **August 13, 2001**

### **SUBSTANCE OF INTERVIEW**

On May 22, 2007, Applicants' representative, Ronald Schoenbaum, conducted a telephone interview with Examiner Clement Graham to discuss the outstanding Office Action. During the interview, Mr. Schoenbaum explained that some of the processing methods disclosed in the application enable operators of relatively unsophisticated web sites (e.g., web sites that merely serve static HTML documents) to collect payments from their users, without requiring the users to navigate away from these sites. In addition, Mr. Schoenbaum pointed out limitations of Claim 9 that are not disclosed by Herzberg. Mr. Schoenbaum also proposed amendments to Claims 9, 41, 45 and 57 to more clearly distinguish these claims from Herzberg. Finally, Mr. Schoenbaum explained that Office Actions were recently issued by Examiner Borlinghaus in two other applications, nos. 09/928,982 and 09/928,970, that are based on the same disclosure. No other claims or references were discussed, no exhibits were shown, and no agreement was reached.